



**Sterne Kessler  
Goldstein Fox**  
ATTORNEYS AT LAW

Robert Greene Sterne  
Jorge A. Goldstein  
David K.S. Cornwell  
Robert W. Esmond  
Tracy-Gene G. Durkin  
Michele A. Cimbalà  
Michael B. Ray  
Robert E. Sokohl  
Eric K. Steffe  
Michael G. Lee  
John M. Covert  
Robert C. Millonig  
Donald J. Featherstone  
Timothy J. Shea, Jr.  
Michael V. Messinger  
Judith U. Kim  
Mark Fox Evans  
Jeffrey T. Helvey  
Eldora L. Ellison  
Donald R. Banowitz  
Peter A. Jackman  
Brian J. Del Buono

Elizabeth J. Haanes  
Michael D. Specht  
Kevin W. McCabe  
Glenn J. Perry  
Theodore A. Wood  
Gaby L. Longworth  
Grant E. Reed  
Tracy L. Muller  
Jon E. Wright  
LuAnne M. DeSantis  
Helene C. Carlson  
Cynthia M. Bouché  
Timothy A. Doyle  
Lori A. Gordon  
Shannon A. Carroll  
Anbar F. Khal  
Michelle K. Holoubek  
Marsha A. Rose  
Scott A. Schaller  
Lei Zhou  
W. Blake Coblentz  
James J. Pohl

John T. Haran  
Mark W. Rygiel  
Michael R. Malek  
Carla Ji-Eun Kim  
Doyle A. Siever  
Paul A. Calvo  
C. Matthew Rozier  
Randall K. Baldwin  
Lori M. Brandes  
Deborah A. Sterling  
Jeremy M. Klass  
Stephanie L. Elmer  
Jeffrey K. Mills  
Mita Mukherjee  
Scott M. Woodhouse  
Peter A. Socarras  
Christian A. Camarce  
Richard D. Collier  
Patrick P. Hansen  
Ross G. Hicks  
Keisha Hylton-Rodic  
Bonnie Nannenga-Combs

Alyssa K. Sandrowitz  
Jonathan M. Strang  
Ishan P. Weerakoon  
Chenghua Luo  
Salvador M. Bezos\*  
Bruce B. Vance  
Justin T. Sher  
Byron L. Pickard  
Kellie K. DiNapoli\*  
Christopher B. Fergenc\*  
Jeffrey R. Fougere  
William P. Ladd\*

Yasser Mountada  
Cynthia L. DeRenzo  
Omar F. Amin  
R. Wilson Powers III  
Erin C. Wong  
Joseph E. Mutschelknaus  
Kavon Nasabzadeh  
Aaron S. Ward

Of Counsel  
Edward J. Kessler  
Christopher P. Wrist  
David C. Isaacson  
Jason D. Eisenberg

Registered Patent Agents\*  
Karen R. Markowicz  
Danielle L. Letting  
Steven C. Oppenheimer  
Aaron S. Lukas  
Jonathan Tuminaro  
Gaurav Asthana

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WRITER'S DIRECT NUMBER:  
(202) 772-8645

INTERNET ADDRESS:  
JASONE@SKGF.COM

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

**Art Unit 3694**

**Attn: Mail Stop Amendment**

Re: U.S. Utility Patent Application  
Application No. 10/750,030; Filing or 371(c) Date: December 31, 2003  
For: **Method and Apparatus for Automatically Processing Invoiced  
Payments with Selectable Payment Terms**  
Inventors: STANIAR *et al.*  
Our Ref: 2348.0050000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Amendment and Reply Under 37 C.F.R. §1.111.

The above-listed documents are filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE KESSLER, GOLDSTEIN & FOX P.L.L.C.

Jason D. Eisenberg  
Attorney for Applicants  
Registration No. 43,447

JDE/JEM/jmh  
Enclosures

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